

UNITED STATES BANKRUPTCY COURT
FOR THE NORTHERN DISTRICT OF TEXAS
AMARILLO DIVISION

IN RE: CYNTHIA DENE' MERILLAT, Debtor

CYNTHIA DENE' MERILLAT

PLAINTIFF

V.

NO. 01-2308
CHAPTER 7
AP NO. 01-2017

SALLIE MAE, INC. and STUDENT LOAN
GUARANTEE FOUNDATION OF ARKANSAS

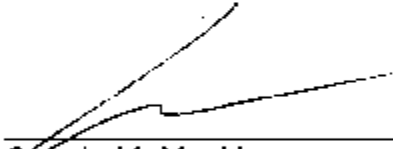
DEFENDANTS

PROPOSED FINDINGS OF FACT AND CONCLUSIONS OF LAW

- 1) The SLGFA is a not for profit corporation which holds certain federally guaranteed student loans of the sort described in 11 U.S.C. §523(a)(8).
- 2) The Debtor borrowed \$36,500.89 to attend Arkansas State University (ASU) and the University of Houston (U of H).
- 3) The Debtor received a Bachelor of Fine Arts from ASU, completed 96 hours towards a Masters of Fine Arts degree at ASU, and 60 hours towards a Masters of Fine Arts degree at U of H.
- 4) The Debtor is working as a teacher in the Dumas School District.
- 5) The Debtor has not availed herself of her option to reduce her student loan payment and indebtedness by consolidating her student loan on the William D. Ford Direct Loan Consolidation Program.
- 6) The Debtor has no dependents.
- 7) The Debtor has no health problems.

8) It would not impose an undue hardship under 11 U.S.C. §523(a)(8) for the Debtor to repay her student loan.

Respectfully submitted,



Connie M. Meskimen
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Student Loan Guarantee
Foundation of Arkansas
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CERTIFICATION OF SERVICE

I, Connie M. Meskimen, General Counsel, do hereby certify that I have mailed a copy of the foregoing to Richard Hanna, Attorney for the Foundation, at 500 South Taylor – Lobby Box 222, Amarillo, TX 79104, David Jones, Attorney for the Debtor, at P.O. Box 15008, Amarillo, TX 79105-5008, and Robert S. Lavet, Attorney for SALLIE MAE, Inc. at 11600 Sallie Mae Drive, Reston, Virginia 20193, by ordinary mail with sufficient postage on this 3rd day December, 2001.



Connie M. Meskimen